

**Notice of References Cited**

Application/Control No.

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Applicant(s)/Patent Under

Reexamination

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Examiner

Shahid R. Merchant

Art Unit

3692

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**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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	C	US-			
	D	US-			
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	F	US-			
*	G	US-2003/0041025	02-2003	Bonalle et al.	705/39
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	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

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	N					
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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	The Bank Credit Card Business by American Bankers Association, 2nd Edition, 1996, pages 1-236.
	V	
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	X	Eileen Ambrose (2000, August 20). 401(k) too nice to pinch :[FINAL Edition]. The Sun,p. 1D. Retrieved November 6, 2007, from The Sun, Baltimore database. (Document ID: 59895776).

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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